

RECEIVED  
CENTRAL FAX CENTER

JAN 21 2009

RAYMOND A. JOAO, ESQ.  
122 BELLEVUE PLACE  
YONKERS, NEW YORK 10703  
(914) 969-2992**FAX COVER SHEET**

To: The United States Patent and Trademark Office  
From: Raymond A. Joao, Esq.  
Date: January 21, 2009  
Fax No.: 571-273-8300  
No. Pages: 3 (including cover)

Re: COMMUNICATION - U.S. Patent Application  
Serial No. 10/045,080

To Whom It May Concern:

Please find transmitted herewith a COMMUNICATION for filing  
in the above-identified application.

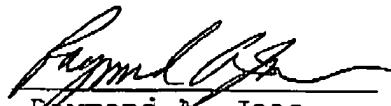
Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

RECEIVED  
CENTRAL FAX CENTER

JAN 21 2009

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on January 21, 2009.

  
Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION HISTORY INFORMATION, ACCOUNT HISTORY INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

COMMUNICATION

Sir:

Applicant hereby notifies the Examiner of the existence of co-pending U.S. Patent Application Serial No. 12/283,838.

Entry of this Communication is respectfully  
requested.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

January 21, 2009

Raymond A. Joao, Esq.  
122 Bellevue Place  
Yonkers, New York 10703  
(914) 969-2992